IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:

Fred Bishop

Docket No : 60655.3917

Serial No.:

10/711,720

Group Art Unit: 3621

Filed:

September 30, 2004

Examiner:

Jacob C. Coppola

Title:

SYSTEMS AND METHODS

Confirmation No.:

5719

FOR MANAGING

MULTIPLE ACCOUNTS ON

A RF TRANSACTION

DEVICE USING SECONDARY

DO NOT IDENTIFICATION INDICIA ENTER

/J.C.C./

REPLY AND REMARKS

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

Applicants reply within the shortened statutory period of two months to the Final Office Action dated July 6, 2010, and respectfully request reconsideration of the application as follows:

Listing of the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.